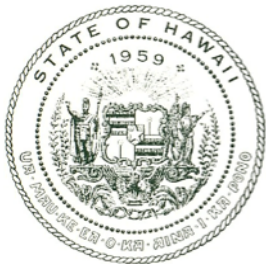


HAWAII
STATE
COMMISSION
ON THE
STATUS
OF
WOMEN



Chair
LESLIE WILKINS

COMMISSIONERS:

SHERRY CAMPAGNA
CYD HOFFELD
JUDY KERN
MARILYN LEE
AMY MONK
LISA ELLEN SMITH

Executive Director
Cathy Betts, JD

Email:
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Visit us at:
humanservices.hawaii.gov
/hscsw/

235 S. Beretania #407
Honolulu, HI 96813
Phone: 808-586-5758
FAX: 808-586-5756

March 22, 2017

To: Representative Roy Takumi, Chair
Representative Linda Ichiyama, Vice Chair
Members of the House Committee on Consumer Protection and
Commerce

From: Cathy Betts, Executive Director
Hawaii State Commission on the Status of Women

Re: Testimony in Support, SB 502, SD1, HD1, Relating to In Vitro
Fertilization Insurance Coverage

On behalf of the Hawaii State Commission on the Status of Women, I would like to express my support my support for SB 502, SD1, HD1, which would revise the HRS 431:10A-116.5 to allow equal coverage for in vitro fertilization treatment and procedures.

Individuals and couples are widely affected by infertility and IVF, for many, represents the only hope of having a child. IVF can be extremely expensive and cost prohibitive. Our changing demographics and the breadth of diversity found in families should be reflected in our policies. The current statute, as written, requires a woman to show 5 years of difficulty getting pregnant in order to receive coverage for infertility and requires the sperm of her spouse. Additionally, the statute prohibits lesbian and gay couples, unmarried couples, single women, and women whose male partners suffer from infertility from obtaining coverage. This is inherently discriminatory on its face. SB 502, SD1, HD1 removes this discriminatory language from our state statutes and would provide for equal access to fertilization treatment and procedures.

The Commission strongly supports SB 502, SD1, HD1. Thank you for this opportunity to testify in support of this measure.



ADVANCED REPRODUCTIVE
MEDICINE & GYNECOLOGY



FERTILITY INSTITUTE
O F H A W A I I

407 Uluniu Street Suite 312
Kailua HI 96734
808-262-0544

1401 S. Beretania Street Suite 250
Honolulu HI 96817
(808) 545-2800

Mar 22, 2017

State Representative Linda Ichiyama
Hawaii State Capitol, Room 327
415 South Beretania Street
Honolulu, HI 96813

Aloha Chairperson Tokuda, Vice Chair Dela Cruz and fellow committee members,

I write this letter in **STRONG ENTHUSIASTIC SUPPORT** for SB 502!

I am a citizen of Hawaii and an advocate for RESOLVE: The National Infertility Association. Since 1974, RESOLVE has represented the millions of American women and men struggling with infertility. RESOLVE represents the more than 28,000 Hawaii citizens suffering from this reproductive disease -I am one of them!

As an infertility provider, I was lucky that I knew where to go and had the resources to conquer our personal fertility troubles. Thanks to fertility medicine, I have **THREE** beautiful children! For those **WITHOUT** fertility problems, the ability to have children is often taken for granted. For those **WITH** fertility obstacles, the dream of having a family is often not realized. Everyone should have the ability to have a family if they choose.

I write today to laud SB 502 updating Hawaiian law with respect to insurance coverage for in vitro fertilization (IVF) procedures and to request that you vote in favor of its passage. One in eight American couples has trouble getting pregnant or sustaining a pregnancy. For them, IVF is the standard of care.

Infertility cuts across all socioeconomic levels, and all racial, ethnic and religious lines. Medical conditions such as endometriosis, ovulation disorders, luteal phase defect, premature ovarian failure and male factor are the primary causes of infertility. The American Congress of Obstetricians and Gynecologists (ACOG) and the World Health Organization (WHO) recognize infertility as a disease. As such, infertility should be treated on par with any other disease or physical ailment.

Hawaii should update its laws to be consistent with current medical practice, and in harmony with other states which require parity for IVF coverage.



ADVANCED REPRODUCTIVE
MEDICINE & GYNECOLOGY



FERTILITY INSTITUTE
O F H A W A I I

SB 502 removes the current five-year waiting period before a person becomes eligible for in vitro fertilization (IVF). Current medical practice defines infertility as 12 months of unsuccessful attempts to become pregnant, and 6 months in some cases.

SB 502 also eliminates the requirement that only a spouse's sperm may be used. One third of all infertility cases are attributable to "male factor," or a problem with the sperm. Limiting IVF to only a spouse's sperm would harm these couples, as well as treat same-sex couples and single women unfairly in their desire to create a family.

Despite some commonly-held misperceptions, IVF treatment does not lead to a rash of multiple births, and does not financially pressure insurers. In fact, not only does IVF increase the chance of singleton births, in states that require coverage for IVF, the rate of multiple births actually decreased significantly. And in these states that require coverage for infertility, including IVF, insurance premiums increased only slightly.

For over 40 years, RESOLVE has been providing support, information, and advocacy for the infertility community. On behalf of my family, and all Hawaiian couples struggling to build their families, I respectfully ask that you support SB 502.

I greatly appreciate your time and consideration, and am happy to provide you any additional information on this issue.

Sincerely,

John L. Frattarelli, MD, HCLD
Advanced Reproductive Medicine & Gynecology of Hawaii Inc.
& Fertility Institute of Hawaii
1401 South Beretania St, Suite 250
Honolulu, HI 96814
Ph: 808-545-2800
Fax: 808-262-3744
www.IVFCenterHawaii.com



Committees: Committee on Consumer Protection & Commerce
Hearing Date/Time: Thursday, March 23, 2017, 2:05 p.m.
Place: Conference Room 329
Re: *Testimony of the ACLU of Hawaii in **Strong Support** of S.B. 502, S.D. 1, H.D. 1, Relating to In Vitro Fertilization Insurance Coverage*

Dear Chair Takumi, Vice Chair Ichiyama, and Committee Members:

The American Civil Liberties Union of Hawaii (“ACLU of Hawaii”) strongly supports S.B. 502, S.D. 1, H.D. 1, which eliminates discriminatory provisions in current state law by requiring the equal coverage of in vitro fertilization (“IVF”) without regard to sex, sexual orientation, or marital status.

Current Hawaii law discriminates against LGBTQ couples and unmarried women

Hawaii’s current law requires health insurance providers to cover one round of IVF only when “the patient’s oocytes are fertilized with the patient’s spouse’s sperm.” While perhaps unintentional, this language necessarily excludes same-sex couples and unmarried women who wish to start a family. S.B. 502, S.D. 1, H.D. 1 remedies this by removing language in the statute requiring the patient to be married, adding language clarifying that same-sex married couples qualify for coverage, and adding language clarifying that IVF procedures using donor materials and surrogates will be covered.

Denying health insurance coverage for IVF creates an unfair financial burden

IVF can cost upward of \$20,000 per cycle. While opposite-sex married couples are guaranteed a process to alleviate the majority of the procedure’s cost, same-sex married couples and unmarried women may be forced to shoulder the financial burden alone. Although some health insurance plans in Hawaii may cover same-sex female couples and unmarried women, this is not guaranteed by law and many couples and individuals are unaware they are not covered until they are already planning for their family. No insurance plans currently cover male couples who can only conceive using IVF along with the services of a surrogate.

S.B. 502, S.D. 1, H.D. 1 is necessary to bring current law in line with state policy

State law prohibits discrimination on the basis of sexual orientation and gender identity in the areas of housing, employment, education, and public accommodations. This measure is necessary to bring our current IVF mandate up to speed with existing public policy, as well as recommendations made by the medical community regarding equal access to reproductive

services for LGBTQ couples.¹ The State decided decades ago that IVF is such an important and necessary treatment for infertility that insurance coverage for IVF should be mandated by law. Having decided this, the State may not lawfully reserve this important benefit to opposite-sex married couples only.

Finally, this measure does not require health insurance providers to cover any procedures that are not already covered. Regardless of whether the IVF procedures are being performed on the subscriber/subscriber's spouse or their surrogate, the covered procedures involved are exactly the same. This measure merely strengthens current law to provide equal access to reproductive services and better reflect Hawaii's core value of equality.

For these reasons, the ACLU urges the Committee to support S.B. 502, S.D.1, H.D. 1.

Thank you for this opportunity to testify.



Mandy Finlay
Advocacy Coordinator
ACLU of Hawaii

The mission of the ACLU of Hawaii is to protect the fundamental freedoms enshrined in the U.S. and State Constitutions. The ACLU of Hawaii fulfills this through legislative, litigation, and public education programs statewide. The ACLU of Hawaii is a non-partisan and private non-profit organization that provides its services at no cost to the public and does not accept government funds. The ACLU of Hawaii has been serving Hawaii for 50 years.

¹ The Ethics Committee of the American Society for Reproductive Medicine, *Access to fertility treatment by gays, lesbians, and unmarried persons: a committee opinion*, (published 2013) available at: https://www.asrm.org/uploadedFiles/ASRM_Content/News_and_Publications/Ethics_Committee_Reports_and_Statements/fertility_gaylesunmarried.pdf.

**Barbara L. Franklin, Esq.,
Attorney at Law**

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barbara@island-law.com
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March 22, 2017

Rep. Roy M. Takumi
Rep. Linda Ichiyama
And Members of the
Committee on Consumer Protection and Commerce

Re: S.B. 502 S.D. 1 H.D. 1

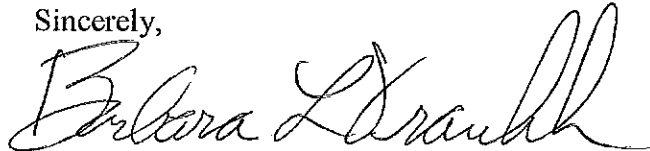
Dear Chair Takumi and Members of the Committee:

I write in strong support of **S.B. 502 S.D. 1 H.D. 1**, which seeks to eliminate discrimination in health insurance coverage for in vitro fertilization (IVF) on the basis of sex, sexual orientation, and marital status. There is no legitimate reason for this discrimination. Denying insurance coverage for what is an increasingly common and necessary fertility procedure contradicts Hawaii's core values of equality and aloha.

I support **S.B. 502 S.D. 1 H.D. 1**, and respectfully ask that the Committee approve this measure.

Thank you for your thoughtful consideration of this bill.

Sincerely,

A handwritten signature in black ink that reads "Barbara L. Franklin". The signature is written in a cursive, flowing style.

Barbara L. Franklin, Esq.
Attorney at Law



TIM VANDEVEER
Chair

MARGARET WILLE
SEAN SMITH
Legislation Committee Co-Chairs

In Support of SB 502 SD 1 “Relating to In Vitro Insurance Coverage”

Representative Roy M. Takumi, Chair
Representative Linda Ichiyama, Vice Chair
House Committee on Consumer Protection & Commerce
March 23, 2017 2:05 p.m. State Capitol Conference Room 329

Submitted On Behalf of the Democratic Party of Hawai‘i

The Democratic Party of Hawai‘i (DPH) strongly supports SB 502 SD 1. DPH recognizes that in vitro fertilization (IVF) is an important reproductive technology for many couples and individuals who want to have children. Under current law, insurers who provide pregnancy-related benefits are required to provide a one-time benefit for IVF expenses. But the mandate applies only to women with opposite sex spouses, excluding same sex couples and unmarried women. DPH believes the mandate, as written, discriminates unfairly on the basis of sex, sexual orientation, and marital status. This bill amends the IVF insurance mandate, eliminating outdated and discriminatory limitations to ensure coverage equality for sex couples and unmarried women.

This bill is consistent with the Party’s platform, which supports equality for women accessing fertility services and for same sex couples pursuing the same rights and responsibilities as other married couples.

DPH has also passed a resolution specifically calling upon the legislature to “amend Hawaii’s IVF insurance laws to require equal coverage for same-sex couples, including same-sex male couples, and women regardless of marital status.” A copy of the resolution is attached.

Establishing equal IVF insurance coverage for unmarried women and same sex couples is one of DPH’s legislative priorities for the 2017 legislative session. We respectfully request that you pass this bill out of committee.

Mahalo for the opportunity to testify on this bill.



Respectfully submitted,

Tim Vandever
Chair of the Democratic Party of Hawai'i

/s/ Margaret Wille
/s/ Sean Smith
Legislative Committee Co-chairs

Resolution Urging Amendment of Hawaii's IVF Insurance Statutes to Provide Equal Access to IVF Coverage

Whereas, Thousands of same-sex couples in Hawai'i are now married since the passage of the Marriage Equality Act in 2013 and same-sex couples are increasingly using reproductive technologies like in vitro fertilization (IVF) to have children; therefore, be it

Resolved, That the Democratic Party of Hawai'i recognizes that IVF is expensive, averaging \$10,000-15,000 per cycle, or about 50% of average annual disposable income in the U.S., and that Sections 431:10A-116.5 and 432:1-604, Hawai'i Revised Statutes, require insurers who cover pregnancy-related benefits to also provide a one-time benefit for expenses arising from in-vitro fertilization (IVF) procedures; and be it

Resolved, That the Democratic Party of Hawai'i understands that this mandate currently only applies to women whose oocytes are fertilized with their husbands' sperm in circumstances where the couple has a history of infertility or infertility associated with certain medical conditions; and be it

Resolved, That the Democratic Party of Hawai'i recognizes the statutes, as written, exclude same sex couples and unmarried women; and be it

Resolved, That the Democratic Party of Hawai'i recognizes that some insurers offer policies that cover same-sex female couples but impose burdens not faced by opposite-sex couples by requiring them to first try intrauterine insemination (IUI), even if that procedure is not covered; and be it

Resolved, That the Democratic Party of Hawai'i recognizes Hawai'i insurers exclude same-sex male couples as they do not cover procedures involving donor oocytes and/or surrogates; and be it

Resolved, That the Democratic Party of Hawai'i recognizes that some but not all Hawaii insurers extend IVF coverage to unmarried women; and be it

Resolved, That the Democratic Party of Hawai'i believes that this constitutes discrimination on the basis of sex, sexual orientation, and marital status; and be it

Resolved, That the Democratic Party of Hawai'i recognizes such discrimination is inconsistent with the Marriage Equality Act, Section 1557 of the Affordable Care Act, and the core values of the Democratic Party of Hawai'i as expressed in its Platform; and be it

Resolved, That the Democratic Party of Hawai'i urges the Hawai'i state legislature to amend Hawaii's IVF insurance laws to require equal coverage for same-sex couples, including same-sex male couples, and women regardless of marital status ; and finally be it

Ordered, That copies of this resolution be transmitted to the Governor of the State of Hawai'i, the Lt. Governor of the State of Hawai'i, and all members of the Hawai'i State Legislatures who are members of the Democratic Party of Hawai'i.

Passed by the Democratic Party of Hawai'i on January 18, 2017



March 23, 2017
2:05 p.m., Room 329

To: **House Committee on Consumer Protection & Commerce**
The Honorable Roy M. Takumi, Chair
The Honorable Linda Ichiyama, Vice Chair

From: Beth Giesting, Hawai'i Association of Health Plans

Re: Concerns about SB 502, SD1, HD1, RELATING TO IN VITRO FERTILIZATION INSURANCE COVERAGE

The Hawai'i Association of Health Plans (HAHP) thanks you for the opportunity to share concerns about Senate Bill 502, SD1, HD1 which would expand eligibility for covered *in vitro* fertilization services.

HAHP stands firmly with the Legislature in rejecting discrimination based on gender or sexual orientation. Our concerns are as follows:

- While health plans currently cover *in vitro* fertilization benefits for their members, covering services that have so many long-term health, legal, and cost implications for a surrogate – a third-party - who is not otherwise a beneficiary is problematic.
- Reducing the waiting time from five years to 12 months for opposite-sex couples could encourage them to by-pass stepped services that are often effective as well as being less risky, invasive, and expensive.
- The demand and related costs for expanded services as described in this bill are unknown. Insurers would have to assess the impact and build the added costs into employer premiums, which would be done gingerly as we seek to balance essential benefits with the burden to employers.

We appreciate the intent of this bill and look forward to working with lawmakers to ensure that Hawai'i residents continue to have the health benefits they need and that coverage for them is affordable.



Hawai`i LGBT Legal Association

March 23, 2017

TO: House Committee on Consumer Protection & Commerce

FROM: Hawai`i LGBT Legal Association

RE: **Support for S.B. 502 S.D. 1 H.D. 1**

Chair Takumi, Vice Chair Ichiyama, and committee members:

The Hawai`i LGBT Legal Association ("HLLA") is a voluntary professional organization of Hawai`i lawyers, legal workers and law students dedicated to the fair and just treatment of the LGBT community. **HLLA strongly supports S.B. 502 S.D.1 H.D.1.**

HLLA attorneys worked collaboratively with the Hawaii Women's Coalition on the language of this bill. The purpose of the bill is to amend Hawaii's in vitro fertilization (IVF) insurance mandate to require equal coverage for same sex couples and unmarried women.

Currently, the IVF mandate only benefits women with opposite sex spouses. Some Hawai`i insurers independently offer policies that cover female couples or women without male partners, but these policies are not guaranteed by law and not all cover single women. Further, no policies cover male couples; rather, they exclude procedures involving donor eggs and surrogates, which male couples require. While likely not intentional when it was enacted, the effect of the mandate is discriminatory, and it unfairly burdens same sex couples and unmarried women who may pay up to \$20,000 out of pocket for one IVF cycle.

S.B. 502 S.D. 1 ensures equal coverage for unmarried women and same sex couples by:

- Removing language in the statute that requires the involvement of a spouse;
- Adding language to clarify that members of same sex married couples qualify for coverage; and
- Adding additional language to clarify that procedures involving egg donors and surrogates (i.e. procedures required by male couples) will be covered.

The bill also reduces the "wait-period" for establishing infertility from 5 years to 1 year, consistent with the American Society of Reproductive Medicine's definition of "infertility."

S.B. 502 S.D. 1 is not about expanding the IVF mandate. The same types of procedures that were previously covered—i.e. egg retrieval, fertilization, and embryo transfer—will be covered. Rather, the

bill simply corrects outdated, and yes, now discriminatory, sex and marital-status based limitations in the existing mandate to ensure equal access and coverage for same sex couples and unmarried women.

To be clear, this bill will not require insurers to cover new types of procedures that are not already covered, such as collection and processing of semen, cryopreservation of eggs, semen or embryos, genetic testing of embryos, etc. Insurers will not have to cover the costs of donor eggs or semen. And insurers will still only be required to provide a one-time benefit, consistent with the existing mandate.

In addition, while the bill requires insurers to cover IVF procedures involving egg donors and surrogates, the current draft also makes it clear that the mandate will still only require coverage of the same IVF procedures, and that it will not require insurers to cover other pregnancy-related benefits or post-in vitro outpatient services.

Simply put, S.B. 502 S.D. 1 H.D.1 is about equality and economic justice. It is important to a number of couples in the LGBT community who are now legally married and interested in having children. This bill will establish a clear public policy that their families are to be valued and supported in the same manner as families of opposite sex couples. We urge you to support this bill and pass it out of committee.

Thank you for the opportunity to testify on this bill.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Nick Kacprowski', with a horizontal line underneath it.

Nick Kacprowski , Co-President
Kaliko'onalani Fernandes, Co-President
Hawai'i LGBT Legal Association



March 23, 2017

To: Representative Roy Takumi, Chair
Representative Linda Ichiyama, Vice Chair and
Members of the Committee on Consumer Protection and Commerce

From: Jeanne Y. Ohta, Co-Chair

RE: SB 502 SD1 HD1 Relating to In Vitro Fertilization Insurance Coverage
Hearing: Thursday, March 23, 2017, 2:05 p.m., Room 329

POSITION: Support

The Hawai'i State Democratic Women's Caucus writes in support of SB 502 SD1 HD1 which seeks to amend Hawaii's In Vitro Fertilization (IVF) law to eliminate sex, sexual orientation, and marital status discrimination in insurance coverage.

SB 502 SD1 HD1 is a reproductive justice measure in that it seeks to address insurance coverage which currently discriminates against and essentially restricts a person's reproductive options based on their sex, sexual orientation and/or marital status. This kind of discrimination simply has no place in Hawaii law.

The Hawai'i State Democratic Women's Caucus is a catalyst for progressive, social, economic, and political change through action on critical issues facing Hawaii's women and girls.

We ask the committee to pass this measure and thank the committee for the opportunity to provide testimony.



March 22, 2017

Representative Roy Takumi, Chair
House Committee on Consumer Protection & Commerce

**Re: S.B. 502, SD1, HD1 Relating to In Vitro Fertilization
Insurance Coverage**

Hearing: March 23, 2017, 2:05 pm, Room 329

Dear Chair Takumi and Members of the Committee on Consumer Protection & Commerce:

Hawaii Women Lawyers submits testimony in **support** of S.B. 502, SD, HD1 which removes discriminatory requirements for mandatory insurance coverage of in vitro fertilization procedures to create parity of coverage for same-sex couples, unmarried women, and male-female couples for whom male infertility is the relevant factor.

The mission of Hawaii Women Lawyers is to improve the lives and careers of women in all aspects of the legal profession, influence the future of the legal profession, and enhance the status of women and promote equal opportunities for all.

Hawaii Women Lawyers supports this measure because it eliminates a discriminatory exclusion that bars access to insurance coverage for in vitro fertilization procedures for same sex couples and unmarried women that wish to start a family. S.B. 502, SD1, HD1 ensures that a one-time IVF procedure benefit will extend to all families regardless of marital status, gender or sexual orientation, and without regard to their use of an egg donor or surrogate. This is an important benefit to many people, because IVF services are very expensive and can burden families in a significant way. This bill provides equal coverage for same sex couples and unmarried women, and is important to bringing parity and fair treatment in reproductive health policy.

For these reasons, we support S.B. 502, SD1, HD1 as amended, and respectfully request that the Committee pass this measure. Thank you for the opportunity to submit testimony.



Thursday, March 23, 2017 at 2:05 P.M.
Conference Room 329

healthy
mothers
healthy
babies
COALITION
OF HAWAII

To: The Honorable Rosalyn H. Baker, Chair
The Honorable Clarence K. Nishihara, Vice Chair
Members of the Senate Committee on Commerce, Consumer
Protection, and Health

From: Lisa Kimura, Executive Director, Healthy Mothers Healthy Babies of
Hawaii

Re: Testimony in Strong Support of S.B. 502 S.D.1 H.D.1

Good morning members of the Senate Committee on Commerce, Consumer Protection, and Health,

Healthy Mothers Healthy Babies Coalition of Hawaii (HMHB) is writing in strong support of S.B. 502 S.D.1 H.D.1, which would remove discriminatory requirements for mandatory insurance coverage of in vitro fertilization (IVF) procedures to create parity of coverage for same-sex couples, unmarried women, and male-female couples for whom male infertility is the relevant factor.

Current Hawaii law requires insurance providers to cover expenses relating to IVF procedures for heterosexual married couples only, leaving unmarried women and LGBT couples at a significant disadvantage when planning their families.

IVF can cost upward of \$20,000 per cycle. While opposite-sex married couples are guaranteed a process to alleviate the majority of the procedure's cost, same-sex married couples and unmarried women may be forced to shoulder the financial burden alone. Although some health insurance plans in Hawaii may cover same-sex female couples and unmarried women, this is not guaranteed by law and many couples and individuals are unaware they are not covered until they are already planning for their family. No insurance plans currently cover male couples who can only conceive using IVF along with the services of a surrogate.

S.B. 502 S.D.1 H.D.1 remedies this unfair — and potentially unlawful — discrimination by requiring IVF coverage on an equal basis without regard to sex, sexual orientation, or marital status. We hope to pass S.B. 502 S.D.1 H.D.1, to **eliminate discrimination in health insurance coverage for IVF** on the basis of sex, sexual orientation, and marital status.

Thank you for supporting **S.B. 502 S.D.1 H.D.1** and for the opportunity to submit testimony.



Testimony of
John M. Kirimitsu
Legal & Government Relations Consultant

Before:
House Committee on Consumer Protection & Commerce
The Honorable Roy M. Takumi, Chair
The Honorable Linda Ichiyama, Vice Chair

March 23, 2017
2:05 pm
Conference Room 329

Re: SB 502, SD1, HD1 Relating to In Vitro Fertilization Insurance Coverage

Chair, Vice Chair, and committee members, thank you for this opportunity to provide testimony on this bill relating to in vitro fertilization coverage.

Kaiser Permanente Hawaii would like to offer comments and request an amendment.

Kaiser Permanente supports parity of coverage to ensure that the same types of in vitro fertilization procedures that are already available for a married couple of the opposite sex shall also be extended equally to same-sex couples and for women regardless of their marital status.

Consistent with the legislative intent noted in the Committee Reports that “[T]his measure is not intended to expand the in vitro fertilization mandate” and “The mandate will continue to be limited to requiring coverage of in vitro fertilization procedures such as egg retrieval, fertilization, and embryo transfer”, Kaiser Permanente requests an amendment to delete references to “oocyte donor” and “surrogate” on Page 3, Lines 2-3, to avoid any misinterpretation of the benefits covered under this bill. Currently, Kaiser Permanente does not cover oocyte donor or surrogacy for any of its members, regardless of sex, sexual orientation or marital status.

Thank you for the opportunity to comment.

711 Kapiolani Blvd
Honolulu, Hawaii 96813
Telephone: 808-432-5224
Facsimile: 808-432-5906
Mobile: 808-282-6642
E-mail: John.M.Kirimitsu@kp.org



Committee on Consumer Protection & Commerce
Hawaii State Capitol, Room 329
415 South Beretania Street
Honolulu, HI 96813

Hearing: March 23, 2017 at 2:05PM

**RE: STRONG SUPPORT FOR SB502 SD1 HD1 RELATING TO IN VITRO
FERTILIZATION INSURANCE COVERAGE.**

To: Chair Takumi, Vice Chair Ichiyama, and members of the Committee

From: Chad Au, President of the Lambda Law Student Association

The Lambda Law Student Association (LLSA) at the William S. Richardson School of Law writes in strong support of **SB502 SD1 HD1**, which is to ensure equal access to in vitro fertilization for all couples, including same-sex couples, and for woman regardless of their marital status.

Lambda Law Student Association supports this bill because currently, Hawai'i law requires insurance providers to cover expenses relating to IVF procedures for heterosexual married couples only, leaving unmarried women and LGBT couples at a significant disadvantage when planning their families.

This bill is about equal rights for LGBT people who are trying to start families. This bill is about guaranteeing a woman's rights to become mothers, regardless if they are married or not.

To ensure the protections of the LGBT community and woman's reproductive rights, the LLSA respectfully ask for your support in passing SB502.

Mahalo nui loa,

Chad Au



March 20, 2017

House's Committee on Consumer Protection & Commerce
Hawai'i State Capitol
415 South Beretania Street, Room 329
Honolulu, HI 96813

Hearing: Thursday, March 23, 2017 – 2:05 p.m.

RE: **STRONG SUPPORT for Senate Bill 502 SD 1 HD 1 – RELATING TO IN VITRO FERTILIZATION INSURANCE COVERAGE**

Aloha Chairperson Takumi, Vice Chair Ichiyama and fellow committee members,

I am writing in STRONG SUPPORT to Senate Bill 502 Senate Draft 1 House Draft 1 on behalf of the LGBT Caucus of the Democratic Party of Hawai'i. SB 502 SD 1 HD 1 will remove discriminatory requirements for mandatory insurance coverage of in vitro fertilization procedures to create parity of coverage for same-sex couples, unmarried women, and male-female couples for whom male infertility is the relevant factor.

The LGBT Caucus views this bill as a necessity for equality as this bill takes care of some gross inequality in the current insurance coverage with regards to IVF.

This bill is a priority for the LGBT Caucus of the DPH as well as the Democratic Party of Hawai'i. The Caucus was proud to introduce the recently passed DPH resolution "Resolution Urging Amendment of Hawaii's IVF Insurance Statutes to Provide Equal Access to IVF Coverage" that asks for the passage of an inclusive bill just like SB 502 SD 1 HD 1.

We hope you all will support this important piece of legislation.

Mahalo nui loa,

Michael Golojuch, Jr.
Chair and SCC Representative
LGBT Caucus for the DPH

To: Hawaii State House Committee on Commerce and Consumer Protection
Hearing Date/Time: Thursday, Mar. 23, 2017, 2:05 p.m.
Place: Hawaii State Capitol, Rm. 329
Re: Testimony of Planned Parenthood Votes Northwest and Hawaii in support of S.B. 502, relating to In Vitro Fertilization Insurance Coverage

Dear Chair Takumi and Members of the Committee,

Planned Parenthood Votes Northwest and Hawaii (“PPVNH”) writes in support of S.B. 502, which seeks to amend Hawaii's IVF law to eliminate sex, sexual orientation, and marital status discrimination in insurance coverage.

S.B. 502 is a reproductive justice measure in that it seeks to address the lack of access and/or unequal access to infertility treatment. In this case, insurance coverage discriminates against and essentially restricts a person’s reproduction based on their sex, sexual orientation and/or marital status. This kind of discrimination simply has no place in Hawaii law.

Thank you for this opportunity to testify in support of S.B. 502.

Sincerely,
Laurie Field
Hawaii Legislative Director and Public Affairs Manager



92-954 Makakilo Dr. #71, Kapolei, HI 96707 Email: RainbowFamily808@gmail.com Ph: (808) 779-9078 Fax: (808) 672-6347

DATE: March 21, 2017

RE: SB502 SD1 HD1 Relating to In Vitro Fertilization STRONG SUPPORT

TO: House CONSUMER_PROTECTION & COMMERCE Committee Hearing

Aloha Representatives Takumi, Ichiyama and Committee Members,

Thank you for the opportunity to STRONGLY SUPPORT SB 502 relating to In Vitro Fertilization. Rainbow Family 808 is a support and resource organization that focuses on reaching out to all families in love, support and advocacy.

Rainbow Family 808 sees SB 502 as a matter of Life Choices relating to creating and adding to families without discrimination. Discrimination has no place in our state or our country. SB 502 is merely another step towards justice.

SB502 respects and supports all families as full members of our society. Rainbow Family 808 sees our support as important to freedom and justice.

Please pass SB 502 so that all families are able to choose In Vitro Fertilization without discrimination. Thank you.

Respectfully,

Carolyn Martinez Golojuch, MSW
President and Co-Founder



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Jim Knowles, Vice-Chair

Risa A. Levine, Esq.

Angelica Nassar

David Sable, MD

Mark Segal, CPA, MBA

Eric Widra, MD

PRESIDENT/CEO

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Eric A. Widra, MD

March 21, 2017

Representative Roy M. Takumi
Chair, Committee on Consumer Protection & Commerce
Hawaii State Capitol, Room 329
Honolulu, HI 96813

Re: SB 502

Dear Chairman Takumi and Members of the Consumer Protection & Commerce Committee:

As the President & CEO of RESOLVE: The National Infertility Association, a nonprofit that represents men and women all over the country who face fertility problems, we support SB 502.

On behalf of the over 28,000 Hawaiians who are trying to overcome the disease of infertility and have children, we urge the Consumer Protection & Commerce Committee to pass this bill, which updates Hawaii's law providing coverage for in vitro fertilization (IVF).

The updates are discussed below:

1. **Removing the five-year waiting period.** The American Society for Reproductive Medicine (ASRM), which is the professional society in this field, defines infertility as the failure to conceive after one year (12 months) of intercourse; earlier evaluation may be justified after six months for women over the age of 35. Hawaii's old requirement of five years is obviously much longer. Waiting five years, however, can materially hurt a woman's chance of conceiving with IVF, because female fertility is time sensitive and beginning around age 32-35, declines quickly.

Hawaii's five-year waiting period is by far the longest waiting period in any of the laws mandating infertility insurance in this country. This bill will bring Hawaii's law in step with other states. And, it will help infertility patients obtain needed treatment on a timely basis.

2. **Eliminating the requirement that only the spouse's sperm may be used.** It makes sense medically to cast off this requirement because more than a third of infertility is caused by “male factor,” that is, a problem with the man's sperm. Some husbands may also be carriers of a sex-linked disease. If pregnancy can't be achieved with a husband's sperm, then patients should be able to use sperm from a donor. Also, same-sex couples and unmarried women may need donor sperm to have a family. The proposed change in the bill will help Hawaiian citizens in these circumstances, too.

The updates are straightforward: they will help bring Hawaii's law in step with current practice; they improve the quality of care; their goal is equality and non-discrimination; and they are pro-family. We hope you will vote to pass SB 502. .

On behalf of people with infertility who are trying to build families, we support this legislation and urge you to pass it.

Respectfully submitted,

A handwritten signature in black ink that reads "Barbara Collura". The signature is written in a cursive, flowing style with a long horizontal tail on the final letter.

Barbara Collura
President & CEO

From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, March 22, 2017 12:51 PM
To: CPCtestimony
Cc: hiabbybrown@gmail.com
Subject: *Submitted testimony for SB502 on Mar 23, 2017 14:05PM*

SB502

Submitted on: 3/22/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
AbigailAu	Individual	Support	No

Comments:

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From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, March 22, 2017 10:41 PM
To: CPCtestimony
Cc: bautista.aprilk@icloud.com
Subject: *Submitted testimony for SB502 on Mar 23, 2017 14:05PM*

SB502

Submitted on: 3/22/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
April Bautista	Individual	Support	No

Comments:

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Mar 22, 2017

State Representative Linda Ichiyama
Hawaii State Capitol, Room 327
415 South Beretania Street
Honolulu, HI 96813

Dear State Representative Ichiyama,

I am a citizen of Hawaii and an advocate for RESOLVE: The National Infertility Association. Since 1974, RESOLVE has represented the millions of American women and men struggling with infertility. We represent the more than 28,000 Hawaii citizens suffering from this reproductive disease.

I am one of them.

I write today to laud SB 502 updating Hawaiian law with respect to insurance coverage for in vitro fertilization (IVF) procedures and to request that you vote in favor of its passage. One in eight American couples has trouble getting pregnant or sustaining a pregnancy. For them, IVF is the standard of care.

Infertility cuts across all socioeconomic levels, and all racial, ethnic and religious lines. Medical conditions such as endometriosis, ovulation disorders, luteal phase defect, premature ovarian failure and male factor are the primary causes of infertility. The American Congress of Obstetricians and Gynecologists (ACOG) and the World Health Organization (WHO) recognize infertility as a disease. As such, infertility should be treated on par with any other disease or physical ailment.

Hawaii should update its laws to be consistent with current medical practice, and in harmony with other states which require parity for IVF coverage.

SB 502 removes the current five-year waiting period before a person becomes eligible for in vitro fertilization (IVF). Current medical practice defines infertility as 12 months of unsuccessful attempts to become pregnant, and 6 months in some cases.

SB 502 also eliminates the requirement that only a spouse's sperm may be used. One third of all infertility cases are attributable to "male factor," or a problem with the sperm. Limiting IVF to only a spouse's sperm would harm these couples, as well as treat same-sex couples and single women unfairly in their desire to create a family.

Despite some commonly-held misperceptions, IVF treatment does not lead to a rash of multiple births, and does not financially pressure insurers. In fact, not only does IVF increase the chance of singleton births, in states that require coverage for IVF, the rate of multiple births actually decreased significantly. And in these states that require coverage for infertility, including IVF, insurance premiums increased only slightly.

For over 40 years, RESOLVE has been providing support, information, and advocacy for the infertility community. On behalf of my family, and all Hawaiian couples struggling to build their families, I respectfully ask that you support SB 502.

I greatly appreciate your time and consideration, and am happy to provide you any additional information on this issue. Much more on the impacts of infertility, and related options, can be found at www.resolve.org.

Sincerely,

Mrs. Austin MacDowell
38 Aewa Pl
Makawao, HI 96768-8857
(503) 314-6852
austinwells23@aol.com

From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, March 22, 2017 1:06 PM
To: CPCtestimony
Cc: bestb002@hawaii.rr.com
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/22/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Barbara Best	Individual	Support	No

Comments: There is no legitimate reason for discriminating by sex, sexual orientation or marital status and IVF should be covered by health insurance regardless of status mentioned. Mahalo

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From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, March 22, 2017 9:23 AM
To: CPCtestimony
Cc: barbarageorge40@yahoo.com
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/22/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Barbara L. George	Individual	Support	No

Comments: SUPPORT!

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 21, 2017 10:43 AM
To: CPCtestimony
Cc: radamshere2003@yahoo.com
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/21/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Debra Adams	Individual	Comments Only	No

Comments: Please support his bill to remove discriminatory requirements from the medical procedure of in vitro-fertilization. Same sex couples have the same civil rights as opposite sex couples. Stop the discrimination based on outdated and bigoted opinion. Mahalo.

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 21, 2017 9:44 PM
To: CPCtestimony
Cc: frank@morrow.net
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/21/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Frank Morrow	Individual	Support	No

Comments: Dear Chair Takumi and Members of the Committee: I write in strong support of S.B. 502 S.D. 1 H.D. 1, which seeks to eliminate discrimination in health insurance coverage for in vitro fertilization (IVF) on the basis of sex, sexual orientation, and marital status. There is no legitimate reason for this discrimination. Denying insurance coverage for what is an increasingly common and necessary fertility procedure contradicts Hawaii's core values of equality and aloha. I support S.B. 502 S.D. 1 H.D. 1, and respectfully ask that the Committee approve this measure.

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Dear Chair Takumi, Vice Chair Ichiyama, and members of the Committee:

I write in strong support of S.B. 502, S.D.1 H.D.1, which seeks to eliminate discrimination in health insurance coverage for in vitro fertilization (IVF) on the basis of sex, sexual orientation, and marital status. For many individuals and couples, IVF is their only hope when it comes to having children. Unfortunately, the procedure can be extremely expensive — up to \$20,000 per cycle. Current Hawai'i law requires insurance providers to cover expenses relating to IVF procedures for heterosexual married couples only, leaving unmarried women and LGBT couples at a significant disadvantage when planning their families. S.B. 502, S.D.1 H.D.1 remedies this unfair — and potentially unlawful — discrimination by requiring IVF coverage on an equal basis without regard to sex, sexual orientation, or marital status. I support S.B. 502, S.D.1 H.D.1, and respectfully ask that the Committee approve this measure.

Jenifer Anne Jenkins

From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, March 22, 2017 2:08 PM
To: CPCtestimony
Cc: joshua@joshuakay.com
Subject: *Submitted testimony for SB502 on Mar 23, 2017 14:05PM*

SB502

Submitted on: 3/22/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Joshua Kay	Individual	Support	No

Comments:

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Dear Chair Takumi, Vice Chair Ichiyama, members of the House Committee on Consumer Protection & Commerce,

My name is Jun Shin and I am currently a senior in high school. I am sending this testimony in support of SB502, relating to In Vitro Fertilization; Required Insurance Coverage. I think it is wrong that currently in the State of Hawaii, certain groups of people are not able to access in vitro fertilization and have the amazing opportunity to start a family. This stigma based on unmarried women, straight couples with male infertility, and members of the LGBT community is uncalled for. The appearance of parents are changing, the traditional model in 2017 still exists, but now we are seeing gay parents, lesbian parents, single moms, and even straight couples with the husband not being fertile. All these individuals want kids, and I don't see why not. They are taking this extra step, this expensive step because they want a nice family with kids; they want to have the pure joy that comes with having kids. Just because the norms are changing, doesn't mean that moral values change alongside it. These kids are not going to grow up less normal than a kid born in a traditional household, it's not like these kids won't be taught what's good and what's bad. These kids will grow up with just as much love and adoration as we did as keiki in our youth. If we help with the expenses of the traditional parent, then let's expand on that coverage in the changing norms. In today's world, the traditional parents are no longer just a fertile man and woman and different aspects of society such as media, politics, and even entertainment express such sentiments. I ask for help for all my brothers and sisters, let them all have the opportunity to feel the love of their children and the respect and admiration of their grandchildren.

From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 20, 2017 8:58 PM
To: CPCtestimony
Cc: kale489@yahoo.com
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/20/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Kale Taylor	Individual	Support	Yes

Comments: Dear Chair Takumi, Vice Chair Ichiyama, and members of the Committee: I write in strong support of S.B. 502, S.D. 1, which seeks to eliminate discrimination in health insurance coverage for in vitro fertilization (IVF) on the basis of sex, sexual orientation, and marital status. For many individuals and couples, IVF is their only hope when it comes to having children. Unfortunately, the procedure can be extremely expensive — up to \$20,000 per cycle. Current Hawai'i law requires insurance providers to cover expenses relating to IVF procedures for heterosexual married couples only, leaving unmarried women and LGBT couples at a significant disadvantage when planning their families. S.B. 502, S.D. 1 remedies this unfair — and potentially unlawful — discrimination by requiring IVF coverage on an equal basis without regard to sex, sexual orientation, or marital status. I support S.B. 502, S.D. 1, and respectfully ask that the Committee approve this measure.

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From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 20, 2017 1:45 PM
To: CPCtestimony
Cc: kaulanad@gmail.com
Subject: *Submitted testimony for SB502 on Mar 23, 2017 14:05PM*

SB502

Submitted on: 3/20/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Kaulana Dameg	Individual	Support	No

Comments:

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 21, 2017 3:39 PM
To: CPCtestimony
Cc: kimcoco@kimcoco.com
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/21/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Kim Coco Iwamoto	Individual	Support	No

Comments: I write in STRONG SUPPORT of S.B. 502, S.D. 1, which seeks to eliminate discrimination in health insurance coverage for in vitro fertilization (IVF) on the basis of sex, sexual orientation, and marital status. Thank you for correcting the current Hawaii Revised Statutes to be more consistent with our state's non-discrimination laws as they cover employment (when health insurance is an employment benefit) and public accommodations (when health insurance is sold and purchased in the stream of commerce.)

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From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, March 22, 2017 11:14 PM
To: CPCtestimony
Cc: boido@hawaii.edu
Subject: *Submitted testimony for SB502 on Mar 23, 2017 14:05PM*

SB502

Submitted on: 3/22/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Marcella Alohalani Boido	Individual	Support	No

Comments:

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From: mailinglist@capitol.hawaii.gov
Sent: Wednesday, March 22, 2017 9:40 PM
To: CPCtestimony
Cc: carrmaria@hotmail.com
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/22/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Maria Pena	Individual	Support	No

Comments: Dear Chair Takumi and Members of the Committee: I write in strong support of S.B. 502 S.D. 1 H.D. 1, which seeks to eliminate discrimination in health insurance coverage for in vitro fertilization (IVF) on the basis of sex, sexual orientation, and marital status. There is no legitimate reason for this discrimination. Denying insurance coverage for what is an increasingly common and necessary fertility procedure contradicts Hawaii's core values of equality and aloha. I support S.B. 502 S.D. 1 H.D. 1, and respectfully ask that the Committee approve this measure. Sincerely, Maria Peña

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 21, 2017 4:31 PM
To: CPCtestimony
Cc: mauipeaceaction@earthlink.net
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/21/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Mele Stokesberry	Individual	Support	No

Comments: SENATE BILL 502 S.D. 1 H.D. 1 (testimony due 3/22/17 at 2:05 p.m. HST):
Dear Chair Takumi and Members of the Committee: I write in strong support of S.B. 502 S.D. 1 H.D. 1, which seeks to eliminate discrimination in health insurance coverage for in vitro fertilization (IVF) on the basis of sex, sexual orientation, and marital status. There is no legitimate reason for this discrimination. Denying insurance coverage for what is an increasingly common and necessary fertility procedure contradicts Hawaii's core values of equality and aloha. I support S.B. 502 S.D. 1 H.D. 1, and respectfully ask that the Committee approve this measure.

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From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 20, 2017 4:53 PM
To: CPCtestimony
Cc: mikegolojuch808@gmail.com
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/20/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Mike Golojuch	Individual	Support	No

Comments: I strongly support passage of SB502 so discriminatory requirements are removed for mandatory insurance coverage of in vitro fertilization procedures to create parity of coverage for same-sex couples, unmarried women, and male-female couples for whom male infertility is the relevant factor.

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From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 20, 2017 6:29 PM
To: CPCtestimony
Cc: ramizusawa@gmail.com
Subject: *Submitted testimony for SB502 on Mar 23, 2017 14:05PM*

SB502

Submitted on: 3/20/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Richard Mizusawa	Individual	Support	No

Comments:

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From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 20, 2017 8:38 PM
To: CPCtestimony
Cc: rustyinpuna@gmail.com
Subject: *Submitted testimony for SB502 on Mar 23, 2017 14:05PM*

SB502

Submitted on: 3/20/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Russell F. Jones	Individual	Support	No

Comments:

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TO: House Committee on Consumer Protection & Commerce
FROM: Sean Smith
DATE: March 23, 2017
RE: Support for SB 502 SD 1

I write in **strong support of SB 502 SD 1**, which seeks to amend the IVF insurance mandate to ensure equal coverage for same sex couples and unmarried women.

My husband Kale and I recently had a baby boy using IVF. His name is Charlie. We have wanted a child for a long time, and as a same-sex couple, this was the only option available for us to have a biological child.

The cost was substantial. IVF alone cost about \$17,000 for the first cycle. And totaling up all expenses, including donor fees, legal fees, surrogate fees and agency fees, we estimate that we spent over \$80,000 on our little angel.

We willingly bore the cost but it has not been easy. Our parents contributed funds and we took out a second mortgage on our home. It is frustrating to know that opposite sex couples can alleviate some of the burden through insurance but we could not. It is also sad to think that for many same sex couples the cost will just be too great and they will never even try to have kids of their own.

SB 502 SD 1 is about supporting same sex couples and single mothers in their efforts to have families. Kale and I are a committed as a couple and committed to being good parents. I expect anyone who would go through this long and expensive process would be.

The State has already recognized our right to be married and to raise kids. Now it is time to fix the IVF insurance mandate so families like ours are valued and supported in the same manner as families of opposite sex couples.

I urge you to pass this bill. Charlie urges you to pass this bill.

From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 21, 2017 3:14 AM
To: CPCtestimony
Cc: slfmakiki@gmail.com
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/21/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Stephanie Fitzpatrick	Individual	Support	No

Comments: SB 502 - In Vitro Fertilization Hearing Mar. 23, 2017 Aloha CPC Legislators, I support this legislation, to bring fairness to single women, and same-sex couples, desiring this procedure, without the denial of covered services by their insurance. Please bring us into the 21st Century, allowing us all to be covered in these situations. Thank you for your vote in support, Aloha, Stephanie Fitzpatrick slfmakiki@gmail.com State House 24 - Makiki

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 21, 2017 5:36 PM
To: CPCtestimony
Cc: suzy.okino@gmail.com
Subject: *Submitted testimony for SB502 on Mar 23, 2017 14:05PM*

SB502

Submitted on: 3/21/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Suzy Okino	Individual	Support	No

Comments:

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From: mailinglist@capitol.hawaii.gov
Sent: Monday, March 20, 2017 7:11 PM
To: CPCtestimony
Cc: tardend@yahoo.com
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/20/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Thomas A. Dickey	Individual	Support	No

Comments: I support passage of SB502.

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From: mailinglist@capitol.hawaii.gov
Sent: Tuesday, March 21, 2017 1:52 PM
To: CPCtestimony
Cc: wpitts@hawaii.edu
Subject: Submitted testimony for SB502 on Mar 23, 2017 14:05PM

SB502

Submitted on: 3/21/2017

Testimony for CPC on Mar 23, 2017 14:05PM in Conference Room 329

Submitted By	Organization	Testifier Position	Present at Hearing
Winnifred Groves	Individual	Support	Yes

Comments: I support SB 502, SD1, which would provide for equal access to fertilization treatment and procedures. This is important for reproductive justice for all citizens, not just same-sex, or wealthy couples. Thank you for the opportunity to testify, Winnie Groves

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An Independent Licensee of the Blue Cross and Blue Shield Association

March 23, 2017

The Honorable Roy M. Takumi, Chair
The Honorable Chris Todd, Vice Chair
House Committee on Consumer Protection and Commerce

Re: SB 502, SD1, HD1 – Relating to In Vitro Fertilization Insurance Coverage

Dear Chair Takumi, Vice Chair Todd, and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to provide comments on SB 502, SD1, HD1 which would amend the requirements for mandatory insurance coverage of in vitro fertilization (IVF).

We are aware and empathetic to the situations under which the procedures outlined in this measure would be conducted; HMSA's current IVF policy does not discriminate against sex, sexual orientation, or marriage status. We do, however, have serious concerns with how this Bill may impact members and plans.

The Bill as drafted will require plans to expand coverage for IVF-related services to oocyte (egg) donors or surrogates of any covered member; this would be an expansion of the current benefit under §432:1-604. While we understand the IVF-service itself is not changing, *who* that service/benefit applies to would change. Covering services for an individual who is not a member's spouse or a third party is a significant difference. HMSA's current IVF policy does not cover surrogacy or donors in any form regardless of sex, sexual orientation, or marital status.

Additionally, we have concerns that the addition of egg donors and surrogates to the IVF benefit would introduce unanticipated legal risks. For example, what would our legal obligations be should a surrogate not be a member of the plan covering the IVF service?

Finally, changing the amount of time a member must demonstrate a history of infertility from five years to 12 months is a concern with regard to the necessary time within which OB/GYNs and fertility specialists would need to accurately diagnose infertility.

For the reasons outlined above and others, we request that the Committee consider requiring an auditor's report to reasonably assess the Bill's associated costs, risks, and impact to members, plans and the healthcare system.

Thank you for allowing us to share our concerns on SB 502, SD1, HD1.

Sincerely,

Mark K. Oto
Director, Government Relations